

**SECURITY BANCSHARES OF PULASKI COUNTY, INC.**

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2250180	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$108	\$107	-1.4%		
Loans	\$71	\$65	-8.9%		
Construction & development	\$11	\$8	-26.3%		
Closed-end 1-4 family residential	\$21	\$20	-2.4%		
Home equity	\$0	\$0	-37.6%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	-10.1%		
Commercial & Industrial	\$10	\$9	-7.0%		
Commercial real estate	\$15	\$14	-2.8%		
Unused commitments	\$2	\$2	24.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$1	20.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$19	\$19	0.8%		
Cash & balances due	\$4	\$5	12.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$99	\$98	-1.3%		
Deposits	\$93	\$94	1.8%		
Total other borrowings	\$7	\$4	-46.2%		
FHLB advances	\$7	\$4	-46.2%		
Equity					
Equity capital at quarter end	\$9	\$9	-2.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	8.5%	--		
Tier 1 risk based capital ratio	11.5%	11.5%	--		
Total risk based capital ratio	12.7%	12.6%	--		
Return on equity <sup>1</sup>	9.4%	3.5%	--		
Return on assets <sup>1</sup>	0.8%	0.3%	--		
Net interest margin <sup>1</sup>	4.4%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	92.5%	153.7%	--		
Loss provision to net charge-offs (qtr)	550.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	1.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	7.0%	1.8%	0.0%	1.6%	--
Closed-end 1-4 family residential	3.3%	1.2%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.2%	0.1%	0.3%	--
Commercial & Industrial	5.6%	0.3%	0.0%	0.1%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	3.0%	0.8%	0.0%	0.2%	--